



Promissory Note Amortization Schedule

Prepared for : KENNETH C SHAFFER
5315 GARLEDA DRIVE,
EL DORADO HILLS, CA, 95762

Original Balance: \$111,347.00
Interest Rate: 3.58%
Total Number of Payments: 60
Start Date: Friday, February 01, 2008

Payment #	Payment Date	Rate	P & I Payment	Principal	Interest	New Balance	Cumulative Interest	Yearly Total Interest
1	2/1/2008	3.58%	\$2,029.59	\$1,697.40	\$332.19	\$109,649.60	\$332.19	\$332.19
2	3/1/2008	3.58%	\$2,029.59	\$1,702.47	\$327.12	\$107,947.13	\$659.31	\$659.31
3	4/1/2008	3.58%	\$2,029.59	\$1,707.55	\$322.04	\$106,239.59	\$981.36	\$981.36
4	5/1/2008	3.58%	\$2,029.59	\$1,712.64	\$316.95	\$104,526.95	\$1,298.31	\$1,298.31
5	6/1/2008	3.58%	\$2,029.59	\$1,717.75	\$311.84	\$102,809.20	\$1,610.15	\$1,610.15
6	7/1/2008	3.58%	\$2,029.59	\$1,722.87	\$306.72	\$101,086.32	\$1,916.86	\$1,916.86
7	8/1/2008	3.58%	\$2,029.59	\$1,728.01	\$301.58	\$99,358.31	\$2,218.44	\$2,218.44
8	9/1/2008	3.58%	\$2,029.59	\$1,733.17	\$296.42	\$97,625.14	\$2,514.86	\$2,514.86
9	10/1/2008	3.58%	\$2,029.59	\$1,738.34	\$291.25	\$95,886.80	\$2,806.11	\$2,806.11
10	11/1/2008	3.58%	\$2,029.59	\$1,743.53	\$286.06	\$94,143.27	\$3,092.17	\$3,092.17
11	12/1/2008	3.58%	\$2,029.59	\$1,748.73	\$280.86	\$92,394.55	\$3,373.04	\$3,373.04
12	1/1/2009	3.58%	\$2,029.59	\$1,753.94	\$275.65	\$90,640.60	\$3,648.68	\$275.65
13	2/1/2009	3.58%	\$2,029.59	\$1,759.18	\$270.41	\$88,881.43	\$3,919.10	\$546.06
14	3/1/2009	3.58%	\$2,029.59	\$1,764.42	\$265.17	\$87,117.00	\$4,184.26	\$811.22
15	4/1/2009	3.58%	\$2,029.59	\$1,769.69	\$259.90	\$85,347.31	\$4,444.16	\$1,071.13
16	5/1/2009	3.58%	\$2,029.59	\$1,774.97	\$254.62	\$83,572.34	\$4,698.78	\$1,325.75
17	6/1/2009	3.58%	\$2,029.59	\$1,780.26	\$249.33	\$81,792.08	\$4,948.11	\$1,575.07
18	7/1/2009	3.58%	\$2,029.59	\$1,785.57	\$244.02	\$80,006.51	\$5,192.13	\$1,819.09
19	8/1/2009	3.58%	\$2,029.59	\$1,790.90	\$238.69	\$78,215.60	\$5,430.81	\$2,057.78
20	9/1/2009	3.58%	\$2,029.59	\$1,796.24	\$233.35	\$76,419.36	\$5,664.16	\$2,291.12
21	10/1/2009	3.58%	\$2,029.59	\$1,801.60	\$227.99	\$74,617.76	\$5,892.15	\$2,519.11
22	11/1/2009	3.58%	\$2,029.59	\$1,806.98	\$222.61	\$72,810.78	\$6,114.76	\$2,741.72
23	12/1/2009	3.58%	\$2,029.59	\$1,812.37	\$217.22	\$70,998.41	\$6,331.98	\$2,958.94
24	1/1/2010	3.58%	\$2,029.59	\$1,817.78	\$211.81	\$69,180.63	\$6,543.79	\$211.81
25	2/1/2010	3.58%	\$2,029.59	\$1,823.20	\$206.39	\$67,357.43	\$6,750.18	\$418.21
26	3/1/2010	3.58%	\$2,029.59	\$1,828.64	\$200.95	\$65,528.80	\$6,951.14	\$619.16
27	4/1/2010	3.58%	\$2,029.59	\$1,834.09	\$195.50	\$63,694.70	\$7,146.63	\$814.65

Thursday, January 03, 2008

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Payment #	Payment Date	Rate	Payment	Principal	Interest	Balance	Interest	Interest
28	5/1/2010	3.58%	\$2,029.59	\$1,839.57	\$190.02	\$61,855.14	\$7,336.66	\$1,004.68
29	6/1/2010	3.58%	\$2,029.59	\$1,845.05	\$184.54	\$60,010.08	\$7,521.19	\$1,189.21
30	7/1/2010	3.58%	\$2,029.59	\$1,850.56	\$179.03	\$58,159.53	\$7,700.23	\$1,368.25
31	8/1/2010	3.58%	\$2,029.59	\$1,856.08	\$173.51	\$56,303.45	\$7,873.74	\$1,541.76
32	9/1/2010	3.58%	\$2,029.59	\$1,861.62	\$167.97	\$54,441.83	\$8,041.71	\$1,709.73
33	10/1/2010	3.58%	\$2,029.59	\$1,867.17	\$162.42	\$52,574.66	\$8,204.13	\$1,872.15
34	11/1/2010	3.58%	\$2,029.59	\$1,872.74	\$156.85	\$50,701.92	\$8,360.98	\$2,029.00
35	12/1/2010	3.58%	\$2,029.59	\$1,878.33	\$151.26	\$48,823.59	\$8,512.24	\$2,180.27
36	1/1/2011	3.58%	\$2,029.59	\$1,883.93	\$145.66	\$46,939.66	\$8,657.90	\$145.66
37	2/1/2011	3.58%	\$2,029.59	\$1,889.55	\$140.04	\$45,050.11	\$8,797.94	\$285.70
38	3/1/2011	3.58%	\$2,029.59	\$1,895.19	\$134.40	\$43,154.92	\$8,932.34	\$420.10
39	4/1/2011	3.58%	\$2,029.59	\$1,900.84	\$128.75	\$41,254.08	\$9,061.09	\$548.85
40	5/1/2011	3.58%	\$2,029.59	\$1,906.51	\$123.08	\$39,347.57	\$9,184.17	\$671.92
41	6/1/2011	3.58%	\$2,029.59	\$1,912.20	\$117.39	\$37,435.37	\$9,301.56	\$789.31
42	7/1/2011	3.58%	\$2,029.59	\$1,917.91	\$111.68	\$35,517.46	\$9,413.24	\$901.00
43	8/1/2011	3.58%	\$2,029.59	\$1,923.63	\$105.96	\$33,593.83	\$9,519.20	\$1,006.96
44	9/1/2011	3.58%	\$2,029.59	\$1,929.37	\$100.22	\$31,664.47	\$9,619.43	\$1,107.18
45	10/1/2011	3.58%	\$2,029.59	\$1,935.12	\$94.47	\$29,729.35	\$9,713.90	\$1,201.65
46	11/1/2011	3.58%	\$2,029.59	\$1,940.90	\$88.69	\$27,788.45	\$9,802.59	\$1,290.35
47	12/1/2011	3.58%	\$2,029.59	\$1,946.69	\$82.90	\$25,841.77	\$9,885.50	\$1,373.25
48	1/1/2012	3.58%	\$2,029.59	\$1,952.49	\$77.10	\$23,889.27	\$9,962.59	\$77.10
49	2/1/2012	3.58%	\$2,029.59	\$1,958.32	\$71.27	\$21,930.95	\$10,033.86	\$148.37
50	3/1/2012	3.58%	\$2,029.59	\$1,964.16	\$65.43	\$19,966.79	\$10,099.29	\$213.80
51	4/1/2012	3.58%	\$2,029.59	\$1,970.02	\$59.57	\$17,996.77	\$10,158.86	\$273.37
52	5/1/2012	3.58%	\$2,029.59	\$1,975.90	\$53.69	\$16,020.88	\$10,212.56	\$327.06
53	6/1/2012	3.58%	\$2,029.59	\$1,981.79	\$47.80	\$14,039.08	\$10,260.35	\$374.86
54	7/1/2012	3.58%	\$2,029.59	\$1,987.70	\$41.89	\$12,051.38	\$10,302.24	\$416.74
55	8/1/2012	3.58%	\$2,029.59	\$1,993.63	\$35.96	\$10,057.74	\$10,338.19	\$452.70
56	9/1/2012	3.58%	\$2,029.59	\$1,999.58	\$30.01	\$8,058.16	\$10,368.20	\$482.71
57	10/1/2012	3.58%	\$2,029.59	\$2,005.55	\$24.04	\$6,052.61	\$10,392.24	\$506.75
58	11/1/2012	3.58%	\$2,029.59	\$2,011.53	\$18.06	\$4,041.08	\$10,410.30	\$524.81
59	12/1/2012	3.58%	\$2,029.59	\$2,017.53	\$12.06	\$2,023.55	\$10,422.36	\$536.87
60	1/1/2013	3.58%	\$2,029.46	\$2,023.55	\$6.04	\$0.00	\$10,428.40	\$6.04
			\$121,775.27	\$111,347.00	\$10,428.40			